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**Continuing Education Credit — November 2024**

*As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.*

*Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.*

*You must answer 8 of the 10 questions correctly to qualify for CE credit.*

*Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.*

*If you need assistance, please contact our Customer Success Team*

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1. As much as 85% of Social Security benefits are taxable for individuals with more than this amount in "combined income." *
$55,000
$46,000
$34,000
$25,000
Related Content: A primer on the IRA 'bridge' to bigger Social Security benefits

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2. IRA holders may delay taking required minimum distributions until age 73, per the Secure 2.0 Act. In 2033, however, the mandatory age to begin taking RMDs will change to: *
71
72
75
76
Related Content: A primer on the IRA 'bridge' to bigger Social Security benefits

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3. Following Hurricane Helene, the IRS issued filing and payment extensions for taxpayers in the entirety of these U.S. states, except for: *
Georgia
South Carolina

Tennessee
Alabama
Related Content:  Tax Strategy: Tax assistance for natural disasters

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4. Those in federal disaster declaration areas — including states, territories and Native American tribes or bands — now have until this date to file federal individual and business tax returns for 2024 as well as 2023 individual and corporate tax returns with valid extensions. *
May 1, 2025
September 1, 2025
January 1, 2025
April 1, 2025
Related Content:  Tax Strategy: Tax assistance for natural disasters

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5. Americans with three or more qualifying children will see their maximum Earned Income Tax Credit increase by this amount in tax year 2025: *
$325
$216
$158
$114
Related Content: IRS adjusts tax amounts for inflation for 2025

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6. Which dollar amounts of the following tax items will remain unchanged for tax year 2025? *
Standard deductions
Alternative minimum tax exemption amounts
Adoption credits
Itemized deductions
Related Content: IRS adjusts tax amounts for inflation for 2025

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7. The 115 largest endowments control an average of $1 billion in assets, but noninstitutional financial advisors interested in exploring the channel may focus on the more than 2,000 institutions with this much or less in assets. *
$175,000
$250,000
$400,000
$550,000
Related Content: How more financial advisors can tap into endowment clients

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8. The standard Medicare Part B premium will increase by this much in 2025, far outpacing Social Security’s cost-of-living adjustment. *
6.7%
5.3%
3.6%
5.9%
Related Content: Medicare premiums quickly outpace Social Security COLA

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9. A "super catch-up" clause beginning in 2025 will allow IRA contributors within this age range to contribute as much as $11,250 on top of their allotted $23,500. *
55 to 59
60 to 63
64 to 67
67 to 70
Related Content: Planning for 2025's tax brackets and retirement rules

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10. Among these best-performing large-cap funds, which realized the highest 10-year annualized total return as of Nov. 11, 2024. *
Fidelity Blue Chip Growth (FBGRX) (17.42%)
Fidelity Growth Company Fund (FDGRX) (18.51%)
Valic Company I NASDAQ-100 (VCNIX) (17.49%)
Invesco QQQ Trust (QQQ) (17.87%)
Related Content: The 10 best- and worst-performing large-cap funds of the decade

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